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October 9, 2018
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CLERK
U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
2018-08-09 A 11:53
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To Whom It May Concern:

I am writing this letter in response to Claim Number 782. I do not have monies to obtain counsel and I would like to keep this letter on file to note that I want to remain a part of the claim against Dowling College.

I would like to introduce myself. My name is Justine DeLuca and I am a former student from Dowling College (August 2014-May 2016), a college that had shut its doors leaving many students with out a place to go, further their education, mixed up with their major/minor and misled with a class pathway for the time spent at Dowling, and many other issues including scrambling to get into another college and not receiving the aide or financial funds that had been given to them while attending Dowling College.

Dowling College and administers running the college gave no notice that the school would close down. In fact at parent/student orientation, June 2014; my parents were listening to the speeches given by the administrators/professors of the college. One of the school administrators was asked about the financial situation of the college. The administrator replied, "I have heard that for years, I have attended this school, my children had attended this school, and I am happy to say your children are attending this school, this school is in no way in financial disarray." I remember this as if it were yesterday. This was a longstanding rumor heard for years that was now put to rest from someone in authority, someone who wanted to assure students and families that their decision to attend Dowling College was a good one. My parents were so happy as I wanted to stay close to home, I wanted to commute to school, I wanted to study special education and make a difference in someone's life, and I wanted to play field hockey in college. This was a perfect fit for me. It had everything I wanted. It gave me the opportunity to attend an accredited school, study a program of interest to me, live at home without the burdens of large student loans and be a college athlete. This was the best option for me, and having this available to me only made my life so much better and my decision on where to attend college so much more valid.

I started to attend Dowling College, Idle Hour Boulevard, Oakdale, New York, August 2014. It was the start of pre season for field hockey. The practice/playing field was quite a distance from Dowling College but I was still happy to be able to commute. Being an athlete, you had to participate in the fundraising for the school. It was a golf outing. You had to raise a certain amount of money and obtain sponsors. This was not easy to do, but 2 years in a row I was able to get this done and raise a good amount of money towards the athletics department. It was very obvious that the athletics department was challenged with funds and travelling with the team was

not always under the best of conditions. It was still a good fit for me even under the financial restraints of the field hockey team. Two weeks of pre season and classes start. I was really excited. I was a novice, not knowing what to expect, but knowing I was in the right place for me, a smaller school, with lots of attention paid to the academics. I had 3 academic advisors during my 2 years at Dowling. The first one set my path for my program. I was a special education major without a minor and without much attention paid to my program. I did not mind, I know that I had to fulfill school requirements first, so that was the path I was on. My second advisor noted that I did not have an advisor in my major, and that I should have had a minor. This advisor gave me a path for special education with a concentration in English. I explained I wanted psychology, and again was given classes I did not need or wanted. I was given another advisor. My third advisor gave me a concentration in psychology. This is now the second semester, second year, and I am behind. I had to withdraw from a class, that was not necessary to take, took a British literature class which was not part of my curriculum, and tried very hard to seek help, seek the skills center, and contact time after time professors that would not answer their emails, phones or show up at office hours. And when they did, they were very difficult to speak with. I went from being a very happy college student to a very disappointed and unhappy college student with very little help. Looking back on what I was going through academically, I understand why things like this were happening. I was not guided properly, and I was not given the aide I needed because there was no support. I can understand why Dowling College lost their accreditation. Students were not being given the right path for their educational career goals. They were not given the support they needed in the skills center or the support from the counselors or professors. There may have been a few, but few we can say cared about the school or the students and the path both were going to. The only people that suffer are the students who want to attend school, who want to learn, and who want to enjoy and be proud of where they attended school.

At the closing of my second year of college at Dowling, just finishing up final exams, May 25th, 2016, the student community of Dowling was notified that Dowling College was shutting its doors. There would be no more Dowling. What does a student do? What does the whole student body of Dowling College do? How do you go about looking or even thinking about attending another school? I was happy here. I got to go home every day. I got to study at a school close to home and be a college athlete. I had it all. And then the rug was ripped out from underneath me. Will my credits transfer? I was all mixed up with my program pathway due to many advisors not knowing where I should be placed. Will another school accept me? I did not want to go anywhere else. How do you make a decision that affects so many aspects of your life in a hurry? School will be starting up again in September, and you need a plan. You can't wait for someone to give you one. That is not what life is about. I was very upset. Dowling College gave no notice of school closing/shutting its doors down and never opening again. Why didn't they tell the students? Why didn't they care enough about the students to give them the heads up and help them to continue on a career path? To continue moving forward in life? The administrators did not feel the need to help the students ahead of time. There was

no planning on the Dowling College side. There was no thought into the student population being left with no where to go, college credits needing to be evaluated, placement status for many students, student athletes, students who participated in the dance/drama program, didn't anyone care? And then the icing on the cake was to hear the school lost its accreditation. Well, you can say the school lost it after it closed, what does that mean? Losing an accreditation means while I was attending, the classes I took and the path I was on was not appropriate. Someone should have stepped in sooner and warned all students to make alternate plans for the fall. My schedule was made for the fall semester 2016. I was planning on attending Dowling College. I had a full course load. I was on the right track finally, so I thought. Why would Dowling have me make a fall 2016 schedule? I thought I was in the process of a bachelor's degree. Why was I registered to come back fall 2016? I would have been a junior, in my third year of college, and progressing toward a degree and moving forward in what I thought were my future goals with Dowling College. Wasn't that my plan, my full intention to graduate from Dowling? A fall schedule, I was misled. The athletic Department had already given out the beautifully printed donation invitations for the golf event. There was no notice of a closing. We as athletes were looking for sponsors to give donations for the annual golf event. Who would have thought the school would close? And the student body and community be misled? We as athletes were actively recruiting donations. It did not make sense. Why would we be asked to obtain moneys or funds for the college? This was such a false pretense for the students. Who would believe the school would close? Why would we be asked to do this?

I had to find a place to go to school. I was so unhappy. Where would I find a place to attend college, commute and live home, study, and be able to play on a college athletic team? This was very troublesome. I was so upset; my life was turned upside down. Not to mention the embarrassment of the College I was attending shutting down. How do you cope with all of this? And worry about the financial aspects of everything. How do you feel as a student who trusts an organization that they were attending every day that one day they announce they are shutting their doors down and there is not a place for you any more and the disbelief that you have already made a fall schedule that means nothing. There is no fall semester. There is no progression of a bachelor's degree as promised. I needed to do something so I would be able to continue on with my studies as hard as this was, I needed to keep moving forward. I was now forced to move to another school. Who wants to be forced to go to another school? Dowling committed fraud, they closed their doors under my feet, it doesn't feel right. It should not have happened.

I wanted to stay close to home. I wanted to commute. I did not want to have large loans to repay. This was not what was going to happen. I wanted to go to an accredited school and hopefully get some funding. At Dowling, I was receiving grants for gpa greater than 2.7. I was receiving athletic money. This was the past I would have to forget. Again, I am forced to find another school, and now, alternate education plans need to be made. I decided to apply to Adelphi University. I did not receive any academic monies, as my gpa was lower than a 3.0. I lost 9 credits as I

had explained before; I was not guided on the right path and lost classes due to Dowling advisor mistakes, I am now considered sophomore status and not playing a sport as I had liked in the past. Now, without grants or athletic monies, I am playing for a very expensive education and living now on campus. Dowling shutting its doors forced me to find alternate education plans without refunds offered, without further information except what was read in Newsday, and now with accruing loans and future loans added to my financial mess. Could this be right?

I contacted the field hockey coach at Adelphi and she took me on the team. Unfortunately due to the late enrollment, there were no monies to give me. Another dead end. I was so upset having to live on campus, as there was no choice for me. The commute was too far to do each day and my college debt continued to grow. Again, having no choice.

After I had been scrambling for a place to go, looking for a good fit, and making arrangements as to ensure attending a school in the fall of 2016, state organized teach out programs surfaced. These schools were not offered until after I was scrambling and after I had given a deposit for Adelphi, the school I am presently attending. Why wasn't this an option immediately? Why wasn't this a plan in place at least a week after Dowling closed? Why wasn't this coordinated better? Why at the last minute did 6 colleges, 3 of them on Line College's surface? Why did so many students have to scramble like ants to find a place to attend school? So we call this a teach out program, except the student left out in the cold needed to be patient and wait for someone to come up with a plan? How do you wait to see if someone out there will offer you something? How long do you wait? How do you know you should be waiting for a plan? Why do you have to be told where to go to school, and where you would be welcomed. These programs were not what I wanted or what I needed. I was already enrolled in a school. Should I be penalized for not going where plans were made for me to go? These plans did not fit in to what I wanted. Should I go somewhere that does not have my program? Should I go somewhere that I could not play field hockey? I wanted things from a school, an education, an experience, should I have to give things up and still pay for something someone else says this is my option? Is that the right thing, someone tells you where you should go to be able to get what you had or at least comparable? For all Dowling students looking to continue their studies and provide themselves with a plan for life's growth, should they take this, should this be their only option? Even if this is not the right option or the right offer? So, where was this offer when the doors of Dowling closed down? Why didn't any governing body know that this was happening? Why didn't Dowling have to answer to anyone? Why wasn't there a line of communication immediately to the students stating there will be options, don't worry, we will help you. Why were these options given later in the mix of the mess? Is this so sad that a landmark, an Icon like Dowling College has happened to be in this predicament? A college that has served so many and given so much? What is to happen to the landmark and all it has given and promised to so many? Why was it not communicated early enough as to schools that would accept students/credits/possible grants or even give the student athletes an opportunity to

find other avenues to pursue in hopes to obtain more funding toward their college years? This is not fair nor is it just to me or to many others who are not suffering the consequences of being misled and misguided many times over. So, not only do I feel cheated, embarrassed, lied to, misguided, I have the school loans to prove it. And very shortly, I will be paying back these loans and the interest that has accrued with them and the present loans from the school I had to attend due to the circumstances of what has happened at Dowling College. The school is not even in existence at present. The credits earned from Dowling in my opinion are questionable. Are they credible? I don't feel that way.

So that brings me to present day: I am a transfer, is that what I should be called, from a school that has closed its doors on May 25th, and then shut the doors May 31 as I was just finishing up my final exams. I was receiving emails almost hourly to help save Dowling, soliciting for funds, protesting. It was emotionally draining. The rush to do something was on, I needed to find a school before it was too late. It almost felt like if I don't do something asap, I wouldn't get the classes I needed in the fall. I would not get into a program that I wanted to study. All of this would have been wasted time and money.

I am now a graduate student looking for a job. And what am I left with? I am left with college loans from a college that was fraud from the beginning and left with embarrassment and thoughts of should anyone have known better? Left with loans from a present college due to trying to get my life and career going, trying to keep moving forward, isn't that what we are supposed to do? Being misled, being engulfed in something that was not real? Dowling College shut its doors under my feet. I was also left with classes that did not cross over or transfer, not meeting certain guidelines or misled as to what I should have taken in Dowling. The guidance was not there, many times asking for assistance and having one professor after another guiding me in different paths. I had to make up classes to keep up my status at Adelphi to graduate on time. It has not been an easy road.

I presently owe:
Stafford Subsidized Loans:

and private Sallie Mae loans.

I had called Sallie Mae three times between 8/29/16 and 10/3/16. The first time I spoke with them I was told the Quality Assurance Department will reach out to me in 3-5 days. That did not happen. I called again one month later and was told there is not a program for loan forgiveness. They asked me for my information again, name, college address, when did the college shut its doors and was I offered a refund or further information.

I did not hear back from them. I was told that they were overloaded and would get back to me. That did not happen.

I called a third time. This time I repeated all of the information given the past two phone calls and I got an apology for them not getting back to me. They would get back to me as soon as they could.

Two days later I received a phone call. They told me there was a teach out program for students who were caught in the middle. The best advice they could give me was to apply for a hardship. I don't even know if they were in touch with the department of education. Is this the decision I have to stay with and accept? I explained I was forced to transfer to another college, I was not given sufficient notice and I was in the process of a bachelor's degree. I had every intention of obtaining an education from Dowling College. The school committed fraud. They closed their doors under my feet, I was lucky to get my transcript. So a closed door. Do I think this is fair? Absolutely not. Who should be responsible for this? I don't feel I should be. Taken for granted and then expected to pay for it? How does this happen? I am the consumer. I was wronged and expected to pay for it. Something does not sound right. As for the Stafford loan, I was sent papers to fill out, and I did, and that was the last thing I had heard. I am not sure where I stand but I know this should be grounds for dismissal of all of my loans. Something is wrong with this system. I am asking for some assistance, I am hoping you will read my letter and offer some advice or assistance. I look forward to hearing from you,

Respectfully

Justine DeLuca

6/26/1996

A student left to pay for loans from a school that had shut its doors under my feet and left me with no plan. This is a last attempt to ask for assistance as I have sent many letters and many emails with no help. I thank you for anything you can do.